

Remark

Applicants respectfully request reconsideration of this application as amended. Claims 1, 15 and 26 have been amended. Claims 2, 8, 10, 16, 21, 27, 30 and 37 have been cancelled. Therefore, claims 1, 3-7, 9, 11-15, 17-20, 22-26, 28-29, 31-36 and 38-39 are present for examination.

35 U.S.C. §102 Rejection

Daly

The Examiner has rejected claims 1-4, 12, 15-18 and 26-29 under 35 U.S.C. §102(e) as being anticipated by Daly, U.S. Patent No. 5,878,141 ("Daly"). The claims have been amended to clarify the nature of the invention.

Applicants suggest that these features of e.g. Claim 1, *inter alia*, are not found in the reference.

"verifying information for use in a second library of business information by at least one of checking the history of the business and checking whether any complaints have been filed against the business"

"receiving a transaction request... including a transaction identifier identifying transactional information to which the transaction request is directed"

"comparing the transaction identifier to a list of transaction identifiers in the second library"

These features provide significant benefits to consumers by checking the businesses. In Daly, the system only checks the consumer. These features also allow a system to be open to a larger number of businesses to participate.

Accordingly, Applicants suggest that Claim 1 is allowable over the references.

The remaining claims are believed to be allowable on the same grounds, *inter alia*.

Conclusion

Applicants respectfully submit that the rejections have been overcome by the amendment and remark, and that the claims as amended are now in condition for allowance. Accordingly, Applicants respectfully request the rejections be withdrawn and the claims as amended be allowed.

Invitation for a Telephone Interview

The Examiner is requested to call the undersigned at (303) 740-1980 if there remains any issue with allowance of the case.

Request for an Extension of Time

Applicants respectfully petition for an extension of time to respond to the outstanding Office Action pursuant to 37 C.F.R. § 1.136(a) should one be necessary. Please charge our Deposit Account No. 02-2666 to cover the necessary fee under 37 C.F.R. § 1.17(a) for such an extension.

Charge our Deposit Account.

Please charge any shortage to our Deposit Account No. 02-2666.

Respectfully submitted,
BLAKELY, SOKOLOFF, TAYLOR & ZAFMAN LLP

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Gordon R. Lindeen III
Reg. No. 33,192

12400 Wilshire Boulevard
7th Floor
Los Angeles, California 90025-1030
(303) 740-1980